
Equity One

a Popular, Inc. Company

400 Lippincott Drive

Marlton, New Jersey 08053



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**What you
need to know
about your
mortgage loan**

Equity One

a Popular, Inc. Company



New Loans

Thinking of refinancing? Call Equity One first at 1-800-273-3973.

Change of Ownership

Your mortgage may have a "due-on-sale" clause regarding transfers or assumptions that may require the previous written consent of the lender to sell or transfer all or part of your interest in the mortgaged property. Non-compliance with this disposition may result in the lender immediately declaring due and payable all amounts secured by the mortgage. For this reason, before selling or transferring the mortgage property, mortgagors should verify the terms and conditions of the mortgage deed or call us for additional information.

Property Taxes

Real estate taxes due may be recorded as a preferential lien on your property, ahead of any other lien, and it is therefore necessary that their payment be kept current. Please be advised of the following:

- The tax notice issued by your county or municipal tax office is an invoice and you should send it to us as soon as you receive it, even if your property is completely exempt from property taxes. We request you send us this notice, together with any related correspondence, in a separate envelope, (do not include it with your monthly payment), identified with your loan number. If you do not receive the tax notice, you should obtain a Tax Debt Certification and send it to us.
- If there has been a change of ownership or occupancy of the property, you must promptly notify your county or municipal tax office so that we may adjust our records accordingly.
- If your county or municipal tax office issues a tax bill without any exemption credit to which you may be entitled, it is your responsibility to obtain the necessary adjustment from offices and to remit us a copy of the new tax notice as soon as issued by your county or municipal tax office.
- If the property is a new construction, the builder may have received the notification. You should ask the builder

for it and send it to us immediately identified with your loan number.

- It is your responsibility to verify that the property is appraised for tax purposes, and to notify us of the tax amount, to be included in your monthly payment.
- The Annual Statement for your loan shows the amount of real estate taxes paid during the year. You should verify the amount paid against the tax notice issued by your county or municipal tax office.

Monthly Payments and Credit Record

Your monthly payments are due on the same day stated on your coupons. If you make the monthly payment after the payment due date, a late charge may be applied to your account. See your payment coupon for the "After This Date" and "Late Payment" amount. If, for any reason, you have not received your payment book, you may send your payment without the coupon, identifying your check or money order with your loan number. Avoid late charges and protect your credit history by paying your mortgage loan on time.

Hazard and Flood Insurance Protection

Adequate building insurance coverage protects mortgagors against the perils of fire, earthquake, and others, like hurricane, covered by an extended coverage endorsement. Please be aware of the following:

- The coverage of the policy should be annually reviewed to cover the building's increased value, due to improvements made, or as the result of any price increase. The purpose of this review is to increase the coverage of the policy to the replacement value of the building. If the property is underinsured, you are assuming the risk for the difference between such replacement value and the coverage of your policy. To review your present insurance coverage and amounts, contact your insurance agent or insurance company for further information.
- As the owner of the property, it is your responsibility to maintain adequate building insurance coverage and to verify that the description of your property and the insurance limits are adequate in your policy disclosure.

Coverage is usually limited to building protection only, or it can include personal property as an optional coverage. Changes in the building, or in its use or occupancy should be immediately notified to the insurance company so that the necessary adjustments can be made in the policy, for your property to remain protected.

- The standard building hazard policy does not cover flood losses. If your property is located in a flood-prone area, you should get flood insurance coverage and inform us about it. The flood coverage can be limited to the building structure only, or also include personal belongings as an optional item. If you want such optional coverage, you must ask your agent for it.
- The Annual Statement of your loan shows the insurance premiums paid by us during the year. You should verify the premium amount paid against the premium shown in your policy.

Notice Concerning Private Mortgage Insurance

Your conventional mortgage loan may have private mortgage insurance (PMI). PMI protects lenders against financial loss when borrowers default. Premiums for this insurance are added to your loan payments. Under some circumstances, PMI can be cancelled with the consent of the lender. For information about PMI cancellation, contact our Servicing Department. These provisions are not applicable to FHA loans.

Thank you for choosing Equity One to finance your home.

Cordially,
Servicing Department
Equity One, Inc.



Equity One, Inc.
400 Lippincott Drive
Marlton, NJ 08053

Dear Customer,

The following is important
mortgage information that
may apply to your loan
with Equity One.

If you have any questions,
or if you need any additional
information about our
products or services, please
call 1-800-273-3973
between the hours of
8:00 A.M. and 6:00 P.M. (EST),
Monday to Friday.

Privacy Policy

How we use and
protect consumer
information

Equity One
a Popular, Inc. Company

1. How Equity One collects your information.

We collect information:

- That you have voluntarily provided us, or any of our affiliates, on credit applications, account opening documents, when signing up for electronic services, and when it is necessary to make or complete transactions that you initiate.
- That comes from transactions you make with us and with our affiliates.
- That third parties, such as consumer credit reporting agencies, have provided us.

2. The type of information to which Equity One and its affiliates have access.

As part of our continuous effort to develop, improve and provide superior products and services, Equity One may share, exclusively within the Popular, Inc. family, information from credit applications or other forms, such as name, address, telephone number, Social Security number, assets and income; transaction information such as balance, payment history and credit card usage; and information from credit reports, such as credit history and creditworthiness.

3. With whom Equity One may share your information.

To ensure that we offer you the most complete range of top quality services and products, Equity One shares the aforementioned information and transaction or experience information, as permitted by law, only within the Popular, Inc. family, including the banking, mortgage, leasing, insurance and investment companies mentioned above, but excluding entities outside Popular, Inc. In this way, you may receive new or improved services, as well as offers and products that otherwise you would not receive.

Equity One and its affiliates do not share your information with companies or organizations outside the Popular, Inc. family. As an exception, and as permitted by law, we may provide information that we have collected from you, information about your transactions with us and our affiliates, and information provided to us by third parties such as consumer credit reporting agencies to other companies to carry out services on our behalf during marketing campaigns and for account maintenance and servicing purposes. Also, we may enter into joint marketing agreements only for the purpose of offering you products and services. When occasionally, we assign companies to provide services for us, or when we enter into joint marketing agreements, we only share the required information to achieve the aforementioned purposes. Furthermore, we require these companies, through a contract, to maintain strict confidentiality of the information and limit its use exclusively to the purposes for which it is provided.

4. What is Equity One's policy regarding former clients' information.

Equity One and its affiliates may share information about their former clients in the same way they do with current clients.

The information about former clients is retained during the time period permitted by federal and local laws and regulations that govern the financial industry.

5. What security measures have Equity One and its affiliates implemented to ensure the privacy of your information as a client.

Equity One and its affiliates limit the access to your information only to those employees who need it to provide you products and services, or to those who need access to it to comply with federal and local regulations of the financial industry. We hold our employees responsible for complying with our Privacy Policy and its principles, and we take appropriate disciplinary measures to enforce our employees' responsibilities, as specified in our Code of Ethics and Rules of Conduct.

We also maintain physical and electronic security measures necessary to safeguard the confidentiality of your information as required by law and by this policy.

6. What happens when you do not want your information to be shared among Equity One's affiliates.

Equity One will notify you annually, or as required by law, about its Privacy Policy.

If you want your information to continue to be shared among Equity One's affiliates and thereby choose to receive the discounts, promotional offers, combined account statements, easy access to certain benefits of our accounts, and new and improved products, you do not have to return this document. We thank you for your confidence in Equity One and your patronage of all our products and services.

To prohibit the sharing of your information with Equity One's affiliates, you must complete the Opt Out Request Form enclosed along with our Privacy Policy and send it to: Equity One, Inc., Opt Out, 5 Cold Hill Road South, Building 18, Mendham, NJ 07945. You may also request a copy of the Opt Out Request Form by calling (973) 543-8666. Your Opt Out Request will take approximately 4 weeks to go into effect. If you have already sent an Opt Out Request Form, it is not necessary to send it again.

7. Web Site Privacy Practices.

Equity One's web site uses an advanced security system to assure you the highest-grade online security available. The web sites and its systems are hosted within secured facilities. In the online world our systems are protected by firewalls, encryption and different monitoring systems.

All pages on Equity One's web site that request personal information use SSL (Secure Socket Layers) 128-bit encryption technology before sending information over the Internet. This technology makes it virtually impossible for your information to be stolen or intercepted during transmission over the Internet. Encryption turns your personal information into an incomprehensible stream

of letters, numbers and symbols. Even if someone were able to intercept your data, it would be meaningless gibberish. When we receive your information however, we have the key which enables us to read the data in its original form. Once the data is received, it is stored in a database behind a firewall (a secure operating environment which is not accessible to the public) which prevents any unauthorized access.

Any information provided through e-mail exchanges with Equity One is not protected or encrypted. Although Equity One securely stores these e-mails, since Equity One cannot control online communications outside its own system, we cannot guarantee the security of their transmission. You should always be careful when distributing your personal information in this manner. It is our policy not to include sensitive information in e-mail exchanges with our customers. Equity One may retain the contents of your e-mail, e-mail addresses and our responses. Occasionally, if a particular product or service is available and might be of benefit to you, we may send you a notification via e-mail. Equity One reserves the right to respond to you via e-mail, telephone or U.S. Postal Service.

We may include a survey or a promotion in our web site. The information that you provide in connection to these will be kept confidential and will only be used for internal marketing purposes and to improve our services and products.

The Equity One web site includes a number of financial calculators designed to assist you in your financial planning and financial decision process. Information you provide, while using these calculators, as well as the calculations are not stored in our records. We do not have any access to the personal information you provide to the calculators.

The Equity one web site contains links to other web sites to provide additional sources of information or services that may be helpful to consumers seeking financing. Please be aware that Equity One's Privacy Policy does not apply to these linked sites, and we are not responsible for the integrity or reliability of their content or services. We encourage you to read the posted privacy statement whenever interacting with any web site. Equity One's inclusion of hyperlinks to other sites does not imply any endorsement of the material or any association with their operators.

Equity One does not knowingly market to children. We recognize the importance of protecting children's identities and privacy.

To prohibit the sharing of your information with Equity One's affiliates, complete the Opt Out below and send to:
Equity One, Inc., Opt Out, 5 Cold Hill Road South, Building 18, Mendham, NJ 07945.

Opt Out Request Form

Full Name of the Client choosing to opt out:

Mailing Address:

Social Security Number:

- Your Opt Out Request Form will take approximately 4 weeks to go into effect. If you have already sent an Opt Out Request Form, it is not necessary to send it again.

Note that if you have joint accounts, we will treat a request by one party to the account as applying to both parties to the account.

Equity One
a Popular, Inc. Company

Equity One, Inc. places a great value on having you as a customer. That is why we are notifying you about our Privacy Policy. This Policy applies to every financial institution that is part of the Popular, Inc. family ("Popular, Inc."), which includes Equity One.

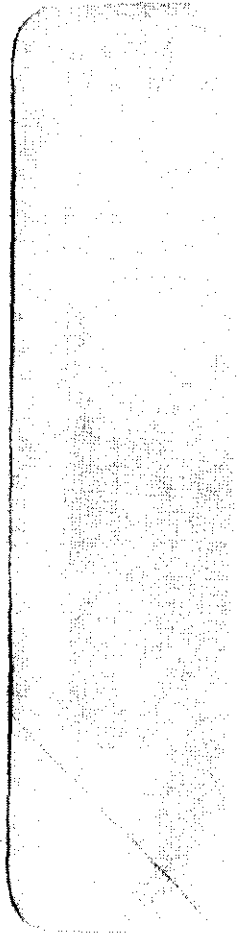
The financial institutions that are part of the Popular, Inc. family, such as Equity One, do not rent or sell customer mailing lists or private information about customers with external institutions or individuals.

At the same time, we want to keep you updated on the services and products offered by Equity One's affiliates, such as Banco Popular North America, Banco Popular, Popular Cash Express, Popular Insurance, and Popular Leasing.

Some of the benefits you may receive by allowing us to share your information among Equity One's affiliates, under the strictest confidentiality, are: discounts, promotional offers, combined account statements, easy access to certain benefits of our accounts, and new and improved products.

The following is a description of our practices regarding how we handle your personal information, always safeguarding and protecting the information you share with us. We are also providing you with the opportunity to prohibit us from sharing your personal information among our affiliates.

Chase Manhattan Mortgage Corporation
3415 Vision Drive
Columbus, OH 43219-6009





THE RIGHT RELATIONSHIP IS EVERYTHING.®

CHASE PRIVACY POLICY

For over 200 years, respecting and protecting customer privacy has been vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better.

The Privacy Policy explains the following:

- Protecting the confidentiality of our customer information
- Who is covered by the Privacy Policy
- The types of information we have about you and where it comes from
- The types of information Chase shares, why and with whom
- *Opting out*—how to instruct us not to share certain information about you or not to contact you

Protecting the Confidentiality of Customer Information

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information and they may not use it for any other purposes.

Who is Covered by the Privacy Policy

We provide our Privacy Policy to customers when they open a new account and annually after that. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance.

This Privacy Policy applies to consumers who are customers or former customers of the Chase family of companies in the United States. Customers of certain

Chase businesses, such as Private Banking, will be separately notified of the specific privacy policies that are applicable to those businesses. Similarly, Chase customers who receive information from Chase or transact business with Chase through the Internet are covered by the privacy policies posted on the websites they visit. For example, the Chase Online Consumer Information Practices as well as this Policy may be found at www.Chase.com.

The Chase family of companies includes financial services companies owned by Chase that may provide products and services to you. For example, you may have a checking account with The Chase Manhattan Bank, a mortgage from Chase Manhattan Mortgage Corporation, MasterCard® and Visa® credit cards through Chase Manhattan Bank USA, N.A. and other services and products from those companies as well as from Chase Manhattan Automotive Finance Corporation and Chase Investment Services Corporation.

Information We Have About You

Chase receives information about you from various sources, including information from:

- your requests or applications for Chase products or services, such as your income in a loan application
- your transactions with us, our family of companies or others, such as your account balance with Chase or mortgage information from Chase or from others
- consumer reporting agencies (credit bureaus), such as your credit history

Information Chase Shares

Chase shares information it has about you, as described above, to give you superior customer service, provide convenient access to our services and make a wider range of products available to you. We share this information in the following ways:

Sharing Information for Legal and Routine Business Reasons and for Joint Marketing. We may disclose information we have about you as permitted by law. For example, we may share information with regulatory authorities and law enforcement officials; provide information to protect against fraud; report account activity to credit bureaus; share information with your consent and give account information to check and statement printers and other service providers who work for us. We may also share information we have about you, as described above, with firms Chase hires to market Chase products and services or with financial institutions not within the Chase

family of companies with whom we have joint marketing agreements to provide you with offers of their financial products and services. For example, we may share information about you with an insurance firm in order that you may receive offers concerning various insurance products.

Sharing Information among the Chase Family of Companies.

The Chase family of companies offers a wide array of financial products and services such as loans, deposits, investments and insurance. We may share information we have about you, as described above, such as identification, application and credit bureau information, and transaction and account balance information among the Chase family of companies. Some of the benefits to you of this sharing may include account upgrades based on our more complete knowledge of your total Chase relationship, improved customer service and responsiveness and detection of unusual behavior to help prevent unauthorized transactions or fraud. **You may, however, instruct us not to share some of this information among the Chase family of companies for purposes described in choice # 1 on the accompanying Opt Out Form. If you opt out, we may continue to share other information among the Chase family of companies, including identification information (such as name and address) and information regarding your transactions or experiences with us (such as account balance and payment history), as well as survey or similar information from others.**

Special Notice to Customers with accounts involving Program "Partners" and to Credit Card and Auto Finance Customers

Program "Partner" Accounts: You may choose to participate in a program where Chase "partners" with a prominent company, such as an airline, gasoline company or financial institution outside the Chase family of companies. When you choose to participate in a program like this, the name or logo of the program "partner" is prominently displayed on the program materials or website. These programs may combine Chase products or services with those of other companies to give you a distinctive service or other benefits. For example, you may have a credit card from Chase offering you frequent flyer miles or do business with a bank that has arranged for Chase to issue credit cards to its customers. We share information we have about you, as described above, with these program "partners". Our "partners" use that information for purposes related to the "partner" program, for example to service your account, administer the program and update their records. Our "partners" may also use that information for marketing purposes unrelated to

OPT OUT FORM

We may share information about you among the Chase family of companies and/or outside the Chase family of companies. Chase offers you the Opt Out Choices listed below concerning this sharing of information, as well as the choice not to be contacted by mail or by telephone. If you decide that you want to choose any or all of these options, please complete the appropriate opt-out section(s) below. Please include your identifying information and notify us as follows:

By telephone: call us at 1-866-887-9769

You do not need to notify us if you have already opted out as described below or you have decided not to opt out. It may take up to four to six weeks to process your request. If you have multiple Chase accounts, we will follow these instructions for your consumer accounts covered by this Policy. If at a later time you wish to change these opt out instructions, please contact Chase at 1-866-887-9769.

Note: If you opt out, you may still receive offers with your account statements, when you contact us and in connection with the maintenance and servicing of your account relationship.

Opt Out Choices Regarding Information Chase May Share About You:

1. Sharing among the Chase Family of Companies as described in our Privacy Policy: Please do not share among the Chase family of companies (a) information from me or from others to determine my eligibility for products or (b) information from credit bureau reports for marketing purposes. *Note: Restricting our sharing of this information may prevent you from receiving product offers from the Chase family of companies which may be of interest to you and meet your financial needs.*

☐

2. Sharing with Program "Partners" (2a) and companies making special offers to Chase Credit Card (2b) and Chase Auto Finance (2c) Customers as described in our Privacy Policy. Please do not share personally identifiable information about me.

☐

- a. with Program "Partners" for marketing purposes unrelated to the "partner" program;
- b. with companies so they can make special offers of non-financial products and services to Chase Credit Card customers; and/or
- c. with an auto dealer from which I purchased a vehicle so that the auto dealer may offer me another vehicle.

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Note for Joint Accounts: Your opt out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your opt out will not apply to those separate accounts.

Opt Out Choices Regarding How Chase May Contact You

3. Please do not contact me with offers of products and services by mail.

☐

4. Please do not contact me with offers of products and services by telephone.

☐

Account Type (e.g., Mortgage, Card, Auto, Checking, etc)

Account Number

the program. You may, however, instruct us not to share personally identifiable information about you with our partners for marketing purposes unrelated to the "partner" program as described in choice # 2a on the accompanying Opt Out Form.

Credit Card Customers: Chase periodically reviews its own information regarding its customers, their credit card accounts and transactions to select customers to receive special offers from companies outside the Chase family of companies with whom we have marketing relationships and who offer non-financial products and services. These offers, which we believe will be of interest to you, may be for products or services such as travel programs, magazine subscriptions, dental or legal services, or gardening, sewing and pet clubs. Information provided to companies making these offers is limited to name, address and telephone number. You may, however, instruct us not to share this information about you with companies outside the Chase family of companies for these marketing purposes as described in choice #2b on the accompanying Opt Out Form.

Auto Finance Customers: Chase may share your name, address, telephone number and account payoff information with an automobile dealership outside the Chase family of companies from which you purchased or leased a vehicle. This information sharing enables the dealership to contact you with offers for the lease or sale of another vehicle. You may, however, instruct us not to share this information about you with your auto dealership for these marketing purposes as described in choice # 2c on the accompanying Opt Out Form.

Please note: If you opt out under 2a, 2b, or 2c, we may continue to share as described above in "Sharing Information for Legal and Routine Business Reasons and for Joint Marketing" and in "Sharing Information among the Chase Family of Companies".

Opting Out

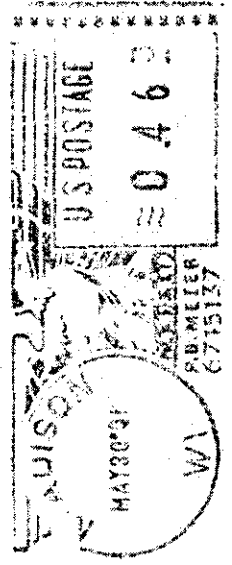
Your Right to Opt Out: You may instruct us not to share information about you, as described in this Privacy Policy.

How To Opt Out: To opt out, simply complete and follow the directions to call or otherwise notify us on the accompanying Opt Out Form.

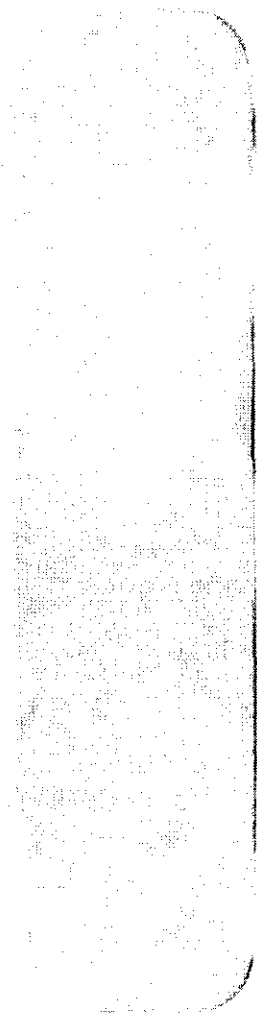
*The Chase Family of Companies
are subsidiaries of J.P. Morgan Chase & Co.*



PREPOSTED
FIRST CLASS



IMPORTANT DOCUMENT ENCLOSED





See Your American Family Agent for

AUTO ■ HOME ■ BUSINESS ■ HEALTH ■ LIFE

E-10637 Rev. 5/00

American Family Insurance Group



AMERICAN FAMILY MUTUAL INSURANCE COMPANY
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN
AMERICAN FAMILY LIFE INSURANCE COMPANY
AMERICAN FAMILY SECURITIES, LLC
AMERICAN FAMILY BROKERAGE, INC.
AMERICAN FAMILY INSURANCE COMPANY
AMERICAN STANDARD INSURANCE COMPANY OF OHIO
AMERICAN FAMILY FINANCIAL SERVICES, INC.

Important Message to All Our Customers In Your Household PRIVACY NOTICE

The companies of American Family Insurance Group, listed above, recognize the importance of our customers' trust. Keeping our customers' personal information confidential is a top priority for all American Family employees, agents and their staff. This Notice, which is required by state and federal law, explains our Privacy Policies.

- 1) We will safeguard, according to strict standards of security and confidentiality, nonpublic, personal information our customers share with us. "Nonpublic, personal information," for example, would include such information as your name, address, social security number, and credit information. We will maintain safeguards, physical and electronic, to protect that information. We will conduct our business in a manner that keeps personal customer information secure.
- 2) We will limit the collection and use of customer information to the minimum we require to deliver superior service and to administer our business. We collect personal information about customers from the following sources:
 - From customers on insurance and loan applications and related forms;
 - From your transactions with us, our affiliates or others;
 - From consumer reporting agencies; and
 - From your transactions with non-affiliated third parties.
- ~~3) It is our policy that only authorized American Family employees, agents and their staff who need to know your personal information will access and use it. American Family workers who violate our Privacy Policies are subject to the disciplinary process.~~
- 4) It is our policy that we will not share personal customer information (either current or former customers) outside American Family for any purpose other than the underwriting or administration of a customer's policy/account or for marketing of additional American Family products, unless the disclosure has been authorized by the customer or is permitted or required by law.
- 5) Whenever we retain other organizations to provide support services on behalf of American Family, we will require them to protect customers' personal information.
- 6) To help us keep your customer information up-to-date and accurate, please contact your agent if there is any change in your personal information.
- 7) When necessary, we will review and revise our Privacy Policies to protect personal customer information.

BB&T

Branch Banking & Trust Co.

P.O. Box 819
Wilson, NC 27894-0819

PRE-SORTED
FIRST CLASS MAIL
US POSTAGE
PAID
BB&T





Branch Banking & Trust Co.

P.O. Box 819
Wilson, NC 27894-0819

Dear Valued Client:

At BB&T Insurance Services, we realize that our relationship with you is only as strong as the trust that exists between us. We have a deep and abiding commitment to protect that trust, while meeting your financial needs. For that reason, the privacy of your information is important to us.

We are enclosing our Consumer Privacy Notice to help you understand how we maintain the privacy of your information and use security standards to protect it. We hope our Privacy Notice will reassure you of our commitment to safeguarding the confidentiality of your information.

Thank you for choosing BB&T Insurance Services to provide your insurance protection. Should you have any questions about our Consumer Privacy Notice, please contact your local BB&T Insurance agency. Thank you.

BB&T Insurance Services, Inc.

Enclosure

BB&T Insurance Services, Inc.
Consumer Privacy Notice

BB&T

The BB&T Corporate Family includes many types of financial services providers, such as insurance agencies, banks, consumer finance companies, securities broker-dealers, and mortgage companies. Over our long history as a financial services provider, we have placed the highest value on the information you share with us, and we are committed to protecting your privacy. This commitment forms the cornerstone of trust and confidence on which we hope to build long-lasting relationships with the clients we serve. With our goal of protecting your privacy in mind, we want to provide our Consumer Privacy Notice ("Notice") to you and reaffirm our commitment to safeguarding your information.

BB&T Insurance Services Consumer Privacy Notice

Our Notice tells you the kind of information we collect about you, with whom we share it, and how we protect it responsibly. Our Notice applies to individuals who obtain insurance products or services through our agents for personal, family, or household purposes. The examples that you will find throughout this Notice are for purposes of illustration only and should not be considered a complete description of our information practices. For example, we may not collect or disclose all of the categories of information described in this Notice in every transaction. If you terminate your relationship with us or your policy lapses or becomes inactive, we will continue to treat the information we have collected about you in accordance with this Notice.

Categories of Information We May Collect

We may collect information from sources other than those individuals proposed for coverage to provide the products and services you have requested, to service your policy, and to determine your eligibility for other products and services. We may collect

the following categories of information about you from the following sources:

- Information we receive from you on applications, and other oral, written, or electronic communications, such as your name, address, social security number, assets, income, and medical information;
- Information about your transactions with us, other companies in the BB&T Corporate Family or others, such as transaction history and claims history;
- Information we receive from third parties, including consumer reporting agencies and persons providing services in connection with your transactions, such as credit reports, driving records, and medical claims;
- Information collected from our Internet web sites, such as information you provide to us and information necessary to manage your online session with us; and
- Information we obtain from health care providers about your past and current health condition.

Disclosure of Information To Third Parties

We do not disclose information about you to third parties, except as required or permitted by law. For example, in the course of our general business practices, we may disclose information that we collect described above without your permission to the following types of third parties for the reasons described:

- To a third party to perform a business, professional or insurance function for us;
- To an insurance company, agent, or insurance support organization, or self-insurer to detect or prevent fraud, criminal activity or misrepresentation in connection with an insurance transaction;
- To an insurance company, agent, or

insurance support organization to perform a function in connection with an insurance transaction involving you;

- To a medical care provider in order to verify coverage or benefits;
- To an insurance regulatory authority, or law enforcement or other governmental authority to prevent or prosecute fraud, or if we believe that you have conducted illegal activities; and
- To a group policyholder for the purpose of reporting claims experience.

In addition, where permitted by law, we may disclose the information we collect about you described above to other financial services companies that perform marketing services on our behalf and to other financial services companies with whom we have joint marketing agreements.

Information We May Share Within the BB&T Corporate Family

Unless you tell us not to, we may share information about our experiences and transactions with you and identifying information about you as well as other information described below with companies within the BB&T Corporate Family. We will share this information with our affiliates for the purpose of offering to you or considering you for products, services, or opportunities made available by other BB&T companies. This other information includes the following:

- Information we obtain from your applications or other forms, such as your income, assets, and employment history;
- Information we obtain from a credit bureau, such as your credit history; and
- Information we obtain from others to verify information provided by you, such as your credit or other relationships with third parties.

Companies Within The BB&T Corporate Family Who May Receive This Information

Companies in the BB&T Corporate Family that may receive this information are all financial services companies, including banks, consumer finance companies, securities broker-dealers, insurance agencies, and mortgage companies.

How to Tell us Not to Share This Information Within our Corporate Family

If you ask us not to share this information within our corporate family, you may miss learning of financial products and services offered by these companies that might be of benefit to you.

If you prefer that we not share information about you with companies within the BB&T Corporate Family, you may direct us not to share (opt out) by calling your local BB&T Insurance agency. We will process your request as soon as we reasonably can. We may continue to share information about you with our affiliates as required or permitted by law. For example, we may share information to enable an affiliate to perform a business function for us. Each company within the BB&T Corporate Family will continue to contact its consumer clients with offers of its own products and services. You will continue to receive product messages via your statement(s), as well as telephone and mail offers from BB&T companies with whom you have relationships.

For joint policies each of the joint policyholders may exercise the right to opt-out. We will treat an opt-out direction by one joint policyholder as applying to all of the joint policyholders with respect to that joint policy. For example, if Pat and Kim have a joint policy, Pat's opt-out direction will also apply to Kim with respect to the joint policy, and to their individual policies.

Disclosure of Medical Information

We will not use or share personally identifiable medical information with our affiliates or with third parties except for the purpose of underwriting or administering your insurance account, policy, or claim, and as otherwise required or permitted by law, such as disclosures to insurance regulatory authorities or in response to a subpoena. We do not use or share personally identifiable medical information for marketing purposes.

How to Review and Correct Your Personal Information

Under applicable law, you may request to see the personal information about you in our records except for certain documents related to claims and lawsuits. If you request medical records, we may elect to supply that information to you through a medical professional designated by you. We may direct you to a consumer reporting agency to obtain certain consumer report information.

If you believe that the personal information we have about you in our records is incomplete or inaccurate, please let us know at once and we will investigate and correct any errors that we find. Your request should be directed to your local BB&T Insurance agency.

Our Security Procedures

We maintain physical, electronic, and procedural safeguards to safeguard consumer information. Our employees are bound by our Code of Ethics and policies to access consumer information only for legitimate business purposes and to keep information about you confidential.

Other Privacy Protections

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you. For example, certain state laws may require us to provide you with an additional notice.

Insurance Providers

Please note that the insurance companies that issue your policies may have personal information about you. Our privacy notice does not govern their use of information about you. You should review the privacy notices of your insurance providers to understand how they collect, use and disclose information.

Our Commitment

We will continue to maintain our dedication to protecting your privacy. Should you have questions concerning our Notice, please call your local BB&T Insurance agency. Our Privacy Notice may also be found on our web site at www.bbandt.com/insurance/privacy.



Hartford Life Insurance Companies
Individual Life Operations
P.O. Box 59179 Mpls, MN 55459-0179

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Hartford Life

Hartford Life Insurance Companies
National Service Center
P.O. Box 59179
Minneapolis, MN 55459-0179

Policy:
Insured:

**Privacy Policy and Practices of
The Hartford Financial Services Group, Inc.
and its Affiliates (The Hartford)
Hartford Life Insurance Company
Hartford Life and Accident Insurance Company
Hartford Life and Annuity Insurance Company**

Applicable to The Hartford's United States Customers

We at The Hartford value our customers' trust and are committed to the responsible management, use and protection of personal information. All insurance companies must collect a certain amount of personal information to service customers and administer business. This notice describes our policy regarding the collection and disclosure of personal information.

1) Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise available to the public. It includes personal financial information such as credit history, income, financial benefits, policy or claim information. It also includes personal health information such as individual medical records or information about an illness, disability or injury.

2) We collect personal information to support our normal business operations. We may obtain personal information directly from the customer, from customer-related transactions and from third parties, such as a consumer reporting agency. Personal information such as name, address, income, payment history or credit history are gathered from sources such as applications, transactions and consumer reports.

3) The Hartford's employees have access to personal information in the course of doing their jobs, which includes underwriting policies, paying claims, developing new products or advising customers of our products and services.

4) We may share personal financial information with our affiliates, such as insurance companies, banks, agents, brokerage firms and administrators.

5) To service our customers and administer our business, we may also share information with unaffiliated third parties, including agents, brokerage firms, insurance companies, administrators and service providers and as otherwise permitted or required by law. In addition, we may share personal financial information with other unaffiliated third parties who are assisting us by performing services or functions, such as conducting surveys, marketing our products or services, or offering financial products or services under a joint agreement between us and one or more financial institutions.

Prior to sharing personal financial information with unaffiliated third parties, except as described in this policy, we will give affected customers an opportunity to direct that such information not be disclosed.

6) We may disclose personal health information with proper written authorization or as otherwise permitted or required by law.

7) We use manual and electronic security procedures to maintain the confidentiality and integrity of personal information in our possession and guard against its unauthorized access. Some techniques we employ to protect information include locked files, user authentication, encryption, firewall technology and the use of detection software.

We are responsible for identifying information that must be protected, providing an adequate level of protection for that data and granting access to protected data only to individuals who must use it in the performance of their job-related duties. Employees who violate our Privacy Policy will be subject to disciplinary action, which may include termination.

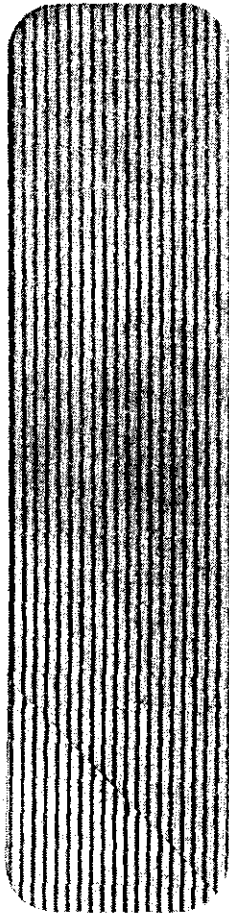
8) We will continue to follow this policy regarding personal information even when a customer relationship no longer exists.

The Hartford will notify customers of our Privacy Policy at the inception of our business relationship and annually thereafter. The Privacy Policy is subject to change at any time. We will notify customers of any modifications at least annually.

People's Bank
Bridgeport Center
850 Main Street, P.O. Box 1580
Bridgeport, Connecticut 06601-1580



people's bank



people's bank

People's Bank
Bridgeport Center, 850 Main Street
Bridgeport, Connecticut 06604-4913

June 15, 2001

Dear Valued Customer:

At People's Bank, protecting our customer's privacy is very important to us. We have enclosed the **People's Bank Privacy Notice** to help you better understand the steps we take to safeguard your personal information.

We also wanted to take this opportunity to ask you to consider using People's for more of your financial needs. Plus, we have a great offer for you!

FREE* checking and 50 Free checks!

Why are we making this offer? Plain and simple, we want to serve all your financial needs. Once you discover our People's Plus Banking Package, we're confident you'll be satisfied.

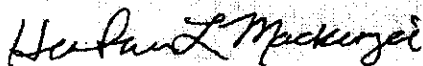
People's Plus Banking – total financial control, one easy-to-read statement.

What does the package include? You get Free People's Plus[®] Checking for 1 year, 50 Free checks, Free People's Plus[®] Special Savings, Free Telephone and Online Banking, Free** MasterMoney[™] debit card for six months, and more! Even after the first year, there are lots of ways to enjoy free checking.

Hurry! This is a limited time offer!

To take advantage of this special offer, stop in to your nearest People's Branch, including 7 Day locations inside Super Stop & Shop, or contact us by phone at 1-800-772-1090 or online at peoples.com. It's easy to experience all the convenience, flexibility, and value that's possible. At People's.

Sincerely,



Heather Mackenzie
Vice President
Consumer Deposit Products

**Free of monthly maintenance and per check fees for one year from the date your account is opened. Offer only for a new People's Plus or e.Plus[®] Checking account opened by 07/31/01.*

***Application and approval required. Member FDIC.*

Pay bills, check balances and access all your accounts 24 hours a day at peoples.com.

People's Bank

Privacy Notice

We Care About Your Privacy

At People's, we understand and appreciate that your decision to choose us to be your financial services company is an expression of confidence. You trust us to keep secure any financial information we obtain from you or about you. We, in turn, endeavor to safeguard your non-public information. As part of that effort, we have developed this notice which explains how we handle your information and the steps we take to protect it.

People's Bank Family of Affiliated Companies

This notice describes the privacy practices of People's Bank and its entire family of affiliated companies: People's Securities, Inc., a registered broker-dealer; R.C. Knox and Company, Inc. and its division Beardsley, Brown & Bassett and People's Insurance Agency, Inc., both insurance agencies; Olson Mobeck & Associates, Inc., an investment management company; People's Mortgage Investment Company; People's Real Estate Investment Corp.; and People's Capital and Leasing Corp., an equipment leasing firm.

Protecting Your Information

We maintain security procedures to protect your non-public personal information. In so doing, we employ physical, electronic and procedural safeguards that comply with federal regulations.

Access to your personal information is restricted to only those employees who need to have it for legitimate business purposes – such as providing products or services to you – or for a legal reason. An employee who misuses customer information will be subject to disciplinary action.

Maintaining Accurate Information

If you ever find that your account information is inaccurate, please call or write to us at the telephone number or address listed on your account statement.

Collecting Your Information

Information that we collect about you may come from any or all of the following sources, and is considered "Collected Information":

- Information from consumer reporting agencies, such as your credit history or creditworthiness;
- Information about your transactions with us or with others, such as your account balance, payment history, credit card usage, policy coverage or premiums paid;
- Information from communication and interactions that we have with you, such as financial or insurance needs you have told us about or concerns you have expressed;
- Information from you on applications or other forms, such as your name, address, Social Security Number, assets and income;
- Information from third parties who provide consumer information or verify consumer relationships, such as consumer demographic and behavior information or employment history;
- Information about you that we obtain through an information collecting device from a Web server. (For more information, read our Online Privacy Statement at peoples.com.)

If your relationship with us ends, your Collected Information may be shared in the same way, and with the same parties, as is the information about our existing customers, all as described in this notice.

Information Sharing

From time to time, there may be products and services, either from our own affiliated companies or from businesses that are not affiliated with us, which we think may be of interest to you. To offer such products and services to you, we may need to share your information with our own affiliates or with non-affiliated companies.

Sharing with Our Affiliates

In our efforts to better serve your financial needs, we may share your Collected Information listed on page 2 with any of our affiliated companies, such as investment companies, mortgage holding companies, mortgage banking companies, securities broker-dealers and insurance agents. We want to be sure we understand your entire relationship with us when addressing your needs, providing you services, developing products and determining what products you may want to know about.

There are some types of Collected Information that you may ask us not to share with our affiliates, including:

- Information we obtain from your application, such as your income, assets or employer;
- Information we obtain from a consumer report, such as your credit score or credit history;
- Information we obtain to verify representations made to us by you, such as your creditors or assets; and
- Information we obtain from another person regarding your employment, credit or other relationships, such as your employment history.

You have a choice as to whether or not you want this information shared with the People's Bank family of affiliated companies. If you prefer that we not share this information with them, you may opt out.

Opting Out with Our Affiliates

If you prefer that we not share the types of information listed on page 3 with the People's Bank family of affiliated companies, please tell us your preference by calling 1-877-894-0300 (or by completing and mailing the attached form).

We are permitted by law to share with our affiliates information about your transactions and experiences with us (such as your account balances and transaction history), even if you have opted out.

Please see page 3 for information on sharing with non-affiliates.

Please see page 6 for information about joint accounts and multiple accounts, and for instructions on making changes to your status.

Opt-Out Directions

You may phone us toll-free, or mail us the form on the reverse side, to request that we not share information about you or about individuals with whom you have joint accounts.

If you wish to opt out by phone:

1. Call our toll-free Privacy Line at 1-877-894-0300, 24 hours a day, 7 days a week.
2. You may want to complete the form on the reverse side to use as a reference when making your call.

If you wish to opt out by mail:

1. Complete the Opt-Out form on the reverse side.
2. Cut the form along the dotted line.
3. Mail the completed form to:

People's Bank
Privacy Department, RC 632
P.O. Box 7026
Bridgeport, CT 06601-7026

Note: In order for your mailed Opt-Out Form to be valid, it must be fully completed and mailed to the address listed above.

Opt-Out Form

Name: _____

■ Social Security Number:

--	--	--	--	--	--	--	--

■ Account Number (Fill in only one number below):

Checking, Savings or Certificate of Deposit

--	--	--	--	--	--	--	--

Credit Card:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Other Account (type): _____

Number: _____

- ☐ I do not wish to have my personal information shared with People's Bank affiliated businesses. Even if I opt out, People's Bank is permitted by law to share information about my transactions and experiences with its affiliates (see page 4 "Opting Out with Our Affiliates").
- ☐ I do not wish to have my personal information shared with non-affiliated businesses except as permitted by law (see page 5 "Sharing with Non-Affiliates").
- ☐ I request that you follow the same instructions (as checked above) for the individual(s) identified below, with whom I have joint accounts.

Name: _____

■ Social Security Number:

--	--	--	--	--	--	--	--

Name: _____

■ Social Security Number:

--	--	--	--	--	--	--	--

(cut here)

Sharing with Non-Affiliates

We may share your Collected Information listed on page 2, but only to the extent permitted by law, with non-affiliated entities, such as:

- Third parties that provide services necessary to effect, administer or enforce a transaction that you request or authorize;
- Credit bureaus or similar reporting agencies;
- Law enforcement officers and governmental agencies and courts as required by a subpoena, court order or law;
- Third parties that perform marketing or other services on our behalf; and
- Other financial institutions with whom we have joint marketing agreements.

We may share your Collected Information with the types of non-affiliated entities described directly above, even if you have opted out.

In order to provide products or services which we think may be of interest to you, we may also share your Collected Information with:

- Non-affiliated financial service providers, such as investment companies, mortgage banking companies, insurance companies, securities broker-dealers, and insurance agents; and
- Non-affiliated, non-financial companies, such as direct marketers and non-profit organizations.

You have a choice as to whether or not you want your Collected Information shared with the two categories of non-affiliated entities described directly above. If you prefer that we not share your Collected Information with them, you may opt out.

Opting Out with Non-Affiliates

If you prefer that we not share your Collected Information as listed on page 2 with non-affiliated financial service providers or with non-affiliated, non-financial companies, please tell us your preference by calling **1-877-894-0300** (or by completing and mailing the attached form).

Joint Accounts

If you have joint ownership of an account, either owner may opt out for himself or for any of the other owners of the account. This joint opt-out will apply to all accounts and relationships each joint owner has with us. (For example, if you have a joint account with Pat, and you opt out for yourself and Pat, we will not share any information from any other account either of you has with us, unless otherwise permitted by law.)

Multiple Relationships

If you have more than one relationship with the People's Bank family of affiliated companies, you only have to opt out once. Once you have opted out, you need never do so again, unless you terminate and subsequently re-establish your relationship with us.

Changes

Should you change your opt-out decision, you may do so by writing us a letter and mailing it to:

People's Bank, Privacy Dept., RC 632
P.O. Box 7026
Bridgeport, CT 06601-7026

We reserve the right to change this notice in the future, and we will notify you as required by law.

We appreciate the confidence you placed in us when you chose People's to be your financial services company, and we will strive to safeguard your financial information in accordance with this notice. We appreciate your business – and your trust!

Free* Checking for 1 year & 50 Free Checks!

IT'S POSSIBLE. AT PEOPLE'S.®

To get FREE checking for one year & 50 FREE checks just present this coupon at any of our convenient People's locations and open a People's Plus Checking Account by July 31, 2001.

Free* checking is available only for new People's Plus Checking Accounts opened by July 31, 2001. Offer limited to one free year of service per customer.

At People's Bank.

people's

Date: _____ Name: _____

RC #: _____ (Send to CDP - RC14-615) PCA #: _____

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